

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-10067-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew S. Rybak
1575 S. Myrtle St.
Vineland, NJ 08360

Social Security No.:
xxx-xx-8297

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on January 24, 2022 and a confirmation hearing on such Plan has been scheduled for March 16, 2022.

The debtor filed a Modified Plan on March 28, 2022 and a confirmation hearing on the Modified Plan is scheduled for May 4, 2022 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 29, 2022

JAN: def

Jeanne Naughton
Clerk

In re:
Matthew S. Rybak
Debtor

Case No. 22-10067-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 29, 2022

User: admin
Form ID: 186

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Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

Recip ID	Recipient Name and Address
db	+ Matthew S. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
519478097	+ ADT Security Service, 14200 E. Exposition Ave., Aurora, CO 80012-2540
519478099	+ American Exprerss, PO Box 17759, Clearwater, FL 33762-0759
519478100	Bank Of America, N.A., PO Box 15222, Wilmington, DE 19886-5222
519490989	+ Bank Of America, N.A., PO Box 982238, El Paso, TX 79998-2238
519489352	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519541672	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
519541673	+ City Of Vineland Tax Collector, 640 E. Wood St, Vineland, NJ 08360-3713
519478107	Comptroller of Maryland, Compliance Division, Revenue Administration CTR, Rm 100, Annapolis, MD 21401
519478110	+ Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605
519490991	Diversified ADJ SVC, 600 Coon Rapids Blvd NW, Minneapolis, MN 55433-5549
519478112	+ Ed's Auto Mays Landing, 965 Cape May Ave, Mays Landing, NJ 08330-2154
519478113	+ Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834
519478115	Gulf Oil Ltd Partnership, PO Box 9001001, Louisville, KY 40290-1001
519478116	+ Hamilton Municipal Court, 6101 13th St, Mays Landing, NJ 08330-1856
519478121	+ Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
519490992	+ Littman Jewelers, 1000 Mac Arthur Bl, Mahwah, NJ 07430-2035
519478122	+ Littman Jewelers, 3 Ethel Rd, Edison, NJ 08817-2855
519494347	+ Michelle Rybak, 1575 S Myrtle St., Vineland, NJ 08360-6429
519478126	+ Motor Vehicle Commission, PO Box 4850, State Of New Jersey, Trenton, NJ 08650-4850
519478128	NTB Credit Plan, PO Box 183015, Columbus, OH 43218-3015
519508019	+ New Jersey Motor Vehicle Com., Surcharge Violation System, PO Box 136, Trenton, NJ 08666-0136
519478127	Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
519478129	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519478139	+ Repossession Specialists, 511 S. Main St, Pleasantville, NJ 08232-3219
519478140	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
519478142	TD Retail Card Services, PO Box 11956, Newark, NJ 07101-4956
519478144	Vineland Electric Utility, 640 E Wood Street, Po Box 1508, Vineland, NJ 08362-1508
519478145	+ Vineland Municipal Court, 736 E. Landis Ave., PO BOX 1508, Vineland, NJ 08362-1508
519478147	+ Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 29 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 29 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 29 2022 20:42:08	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecscdi@recoverycorp.com		

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		Mar 29 2022 20:42:13	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519481474	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 29 2022 20:42:19	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519504681	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 29 2022 20:42:14	Ally Capital c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519478098	+ Email/Text: ally@ebn.phinsolutions.com	Mar 29 2022 20:34:00	Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
519490988	+ Email/Text: ally@ebn.phinsolutions.com	Mar 29 2022 20:34:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519497112	Email/PDF: bncnotices@becket-lee.com	Mar 29 2022 20:42:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519478101	Email/Text: bankruptcy@bbandt.com	Mar 29 2022 20:34:00	BB&T, PO Box 2322, Lumberton, NC 28359-2322
519478102	Email/Text: bankruptcy@bbandt.com	Mar 29 2022 20:34:00	BB&T, Po Box 1847, Wilson, NC 27894
519490990	+ Email/Text: bankruptcy@bbandt.com	Mar 29 2022 20:34:00	BB&T, 4251 Fayetteville, Lumberton, NC 28358-2678
519478108	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Mar 29 2022 20:34:00	Comptroller Of Maryland, 1120 Carroll Street, Annapolis, MD 21411-0001
519478105	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2022 20:42:09	Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077
519478106	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2022 20:42:20	Citicards, P O Box 6241, Sioux Falls, SD 57117-6241
519527863	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Mar 29 2022 20:34:00	Comptroller of Maryland, Compliance Division - Bankruptcy Unit, 301 West Preston Street, Room 409, Baltimore, MD 21201-2383
519478111	Email/Text: mrdiscen@discover.com	Mar 29 2022 20:34:00	Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943
519478109	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2022 20:42:10	Department Stores National Bank, PO Box 8053, Mason, OH 45040
519478114	Email/Text: bnc-bluestem@quantum3group.com	Mar 29 2022 20:34:00	Fingerhut, Po Box 166, Newark, NJ 07101-0166
519478119	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 29 2022 20:34:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519478120	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2022 20:42:18	JPMCB Card Services, PO BOX 15369, Wilmington, DE 19850
519478123	Email/PDF: gecsed@recoverycorp.com	Mar 29 2022 20:42:19	Lowes, PO Box 530914, Atlanta, GA 30353-0914
519507229	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 29 2022 20:42:11	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519478124	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2022 20:34:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
519483713	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2022 20:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519478125	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 29 2022 20:42:18	Midland Mortgage, P.O. Box 268959, Oklahoma City, OK 73126-8959
519524072	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 29 2022 20:34:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, TX 75001-9013
519478130	+ Email/PDF: gecsed@recoverycorp.com	Mar 29 2022 20:42:19	Old Navy, PO Box 105980 Dept 72, Atlanta, GA 30348-5980

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519478131	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2022 20:42:09	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519519017	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2022 20:42:20	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
519527928	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2022 20:42:09	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
519514268	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2022 20:42:09	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
519478136	Email/Text: bnc-quantum@quantum3group.com Mar 29 2022 20:34:00	Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788
519478137	+ Email/Text: bnc-quantum@quantum3group.com Mar 29 2022 20:34:00	Quantum3 Group, PO Box 788, Kirkland, WA 98083-0788
519478138	+ Email/Text: bnc-quantum@quantum3group.com Mar 29 2022 20:34:00	Quantum3 Group LLC, agent for Sandino Funding, PO Box 788, Kirkland, WA 98083-0788
519490993	+ Email/PDF: gecsed@recoverycorp.com Mar 29 2022 20:42:08	Synco/Old Navy, PO Box 965005, Orlando, FL 32896-5005
519478884	+ Email/PDF: gecsed@recoverycorp.com Mar 29 2022 20:42:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519478141	Email/PDF: gecsed@recoverycorp.com Mar 29 2022 20:42:08	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
519488881	+ Email/PDF: ebn_ais@aisinfo.com Mar 29 2022 20:42:09	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519530032	+ Email/Text: bankruptcy@bbandt.com Mar 29 2022 20:34:00	Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
519523129	+ Email/PDF: ebn_ais@aisinfo.com Mar 29 2022 20:42:09	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519490994	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com Mar 29 2022 20:34:00	Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
519478143	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com Mar 29 2022 20:34:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
519478146	+ Email/PDF: Citi.BNC.Correspondence@citi.com Mar 29 2022 20:42:16	Wawa/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519478103	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, Po Box 1847, Wilson, NC 27894
519478104	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, Po Box 1847, Wilson, NC 27894
519478118	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081
519478117	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519478132	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478133	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478134	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541

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TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Matthew S. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5